

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: GUYTON, JOHANNA

§ Case No. 09-43800

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

GLENN R. HEYMAN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00
(without deducting any secured claims)

Assets Exempt: \$16,628.34

Total Distribution to Claimants: \$4,409.47

Claims Discharged
Without Payment: \$76,243.19

Total Expenses of Administration: \$10,596.36

3) Total gross receipts of \$ 32,734.33 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 17,728.50 (see **Exhibit 2**), yielded net receipts of \$15,005.83 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$341,047.58	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	10,596.36	10,596.36	10,596.36
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	78,388.26	4,409.47	4,409.47	4,409.47
TOTAL DISBURSEMENTS	\$419,435.84	\$15,005.83	\$15,005.83	\$15,005.83

4) This case was originally filed under Chapter 7 on November 18, 2009.
The case was pending for 25 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/09/2012 By: /s/GLENN R. HEYMAN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Federal lawsuit against Ameriquest Mortgage 08 C	1129-000	32,732.61
Interest Income	1270-000	1.72
TOTAL GROSS RECEIPTS		\$32,734.33

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Johanna Guyton	Debtor's exemption claimed for Federal lawsuit	8100-002	3,471.66
GUYTON, JOHANNA	Dividend paid 100.00% on \$14,256.84; Claim# SURPLUS; Filed: \$14,256.84; Reference:	8200-000	14,256.84
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$17,728.50

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	City of Chicago Department of Water Management	4110-000	740.00	N/A	N/A	0.00
NOTFILED	Washington Mutual Mortgage	4110-000	338,627.58	N/A	N/A	0.00
NOTFILED	Cook County Treasurer	4110-000	1,680.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$341,047.58	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GLENN R. HEYMAN	2100-000	N/A	2,250.58	2,250.58	2,250.58
Crane, Heyman, Simon, Welch & Clar	3110-000	N/A	4,750.00	4,750.00	4,750.00
Crane, Heyman, Simon, Welch & Clar	3120-000	N/A	124.45	124.45	124.45
Popowcer Katten, Ltd.	3410-000	N/A	967.50	967.50	967.50
The Bank of New York Mellon	2600-000	N/A	56.12	56.12	56.12
United States Treasury	2810-000	N/A	1,363.00	1,363.00	1,363.00
Illinois Department of Revenue	2820-000	N/A	962.00	962.00	962.00
The Bank of New York Mellon	2600-000	N/A	68.03	68.03	68.03
The Bank of New York Mellon	2600-000	N/A	-2.00	-2.00	-2.00
The Bank of New York Mellon	2600-000	N/A	56.68	56.68	56.68
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	10,596.36	10,596.36	10,596.36

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Commonwealth Edison Company	7100-000	2,045.07	2,369.11	2,369.11	2,369.11
1I	Commonwealth Edison Company	7990-000	N/A	16.34	16.34	16.34
2	Roundup Funding, LLC	7100-000	N/A	183.38	183.38	183.38
2I	Roundup Funding, LLC	7990-000	N/A	1.27	1.27	1.27
3	American Infosource Agent for Rjm Acquisitions, LLC	7100-000	100.00	100.50	100.50	100.50
3I	American Infosource Agent for Rjm Acquisitions, LLC	7990-000	N/A	0.69	0.69	0.69
4	eCAST Settlement Corp, assignee of HSBC Bank Nevada	7100-000	N/A	745.76	745.76	745.76
4I	eCAST Settlement Corp, assignee of HSBC Bank Nevada	7990-000	N/A	5.14	5.14	5.14
5	eCAST Settlement Corp, assignee of HSBC Bank Nevada	7100-000	N/A	980.52	980.52	980.52
5I	eCAST Settlement Corp, assignee of HSBC Bank Nevada	7990-000	N/A	6.76	6.76	6.76
NOTFILED	Nye Partners in Women's Health	7100-000	105.63	N/A	N/A	0.00
NOTFILED	Peoples Gas	7100-000	11,880.00	N/A	N/A	0.00
NOTFILED	National Credit Solution	7100-000	195.00	N/A	N/A	0.00
NOTFILED	Nco	7100-000	2,950.00	N/A	N/A	0.00
NOTFILED	John H. Stroger Hospital	7100-000	82.80	N/A	N/A	0.00
NOTFILED	GC Services	7100-000	436.00	N/A	N/A	0.00
NOTFILED	Linebarger Goggan Blair & Sampton	7100-000	85.08	N/A	N/A	0.00
NOTFILED	John H. Stroger Hospital	7100-000	681.60	N/A	N/A	0.00
NOTFILED	Rush University Medical Center	7100-000	76.84	N/A	N/A	0.00
NOTFILED	University of Illinois Medical Center	7100-000	386.43	N/A	N/A	0.00
NOTFILED	West Asset Management	7100-000	1,160.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Auto Finance	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Sentry Credit	7100-000	13,459.42	N/A	N/A	0.00
NOTFILED	Rush University Medical Group	7100-000	91.67	N/A	N/A	0.00
NOTFILED	Santander	7100-000	21,407.59	N/A	N/A	0.00
NOTFILED	Rjm Acquisitions, LLC	7100-000	59.00	N/A	N/A	0.00
NOTFILED	Rush University Medical Center	7100-000	249.75	N/A	N/A	0.00
NOTFILED	Fst Premier	7100-000	613.00	N/A	N/A	0.00
NOTFILED	Richard Auto Body	7100-000	2,700.00	N/A	N/A	0.00
NOTFILED	Community CCRx	7100-000	955.60	N/A	N/A	0.00

NOTFILED	Drive Financial	7100-000	13,969.60	N/A	N/A	0.00
NOTFILED	Debt Credit Services	7100-000	659.00	N/A	N/A	0.00
NOTFILED	Central DuPage Hospital	7100-000	11.02	N/A	N/A	0.00
NOTFILED	CCA	7100-000	1,927.32	N/A	N/A	0.00
NOTFILED	Computer Credit Inc.	7100-000	76.84	N/A	N/A	0.00
NOTFILED	Collection Company Of AT&T	7100-000	517.00	N/A	N/A	0.00
NOTFILED	Collection Company of AT&T	7100-000	100.00	N/A	N/A	0.00
NOTFILED	Debt Credit Services	7100-000	1,288.00	N/A	N/A	0.00
NOTFILED	Collection Company of AT&T	7100-000	119.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			78,388.26	4,409.47	4,409.47	4,409.47

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-43800

Trustee: (330360) GLENN R. HEYMAN

Case Name: GUYTON, JOHANNA

Filed (f) or Converted (c): 11/18/09 (f)

§341(a) Meeting Date: 01/05/10

Period Ending: 01/09/12

Claims Bar Date: 03/24/11

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Half ownership:2949 W. Warren, Chicago	96,335.00	0.00	0.00	FA
2	Chase Checking Account	10.34	0.00	0.00	FA
3	Chase Savings Account	4.00	0.00	0.00	FA
4	Citibank Savings Account	14.00	0.00	0.00	FA
5	Furniture	500.00	0.00	0.00	FA
6	Clothing	100.00	0.00	0.00	FA
7	Federal lawsuit against Ameriquest Mortgage 08 C Orig. Asset Memo: Federal lawsuit against Ameriquest Mortgage 08 CV 02475 - UNKNOWN VALUE; Orig. Description: Federal lawsuit against Ameriquest Mortgage 08 CV 02475 - UNKNOWN VALUE; Imported from original petition Doc# 1	Unknown	Unknown	32,732.61	FA
8	1972 Oldsmobile 88 (170,000 Miles)	1,000.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	1.72	FA
9	Assets Totals (Excluding unknown values)	\$97,963.34	\$0.00	\$32,734.33	\$0.00

Major Activities Affecting Case Closing:

12/2010: Retained special counsel re: mortgage fraud case. Settlement talks are currently underway.

05/2011: Settlement reached. Filed motion to approve offer, which was entered by this Court.

Initial Projected Date Of Final Report (TFR): February 28, 2012

Current Projected Date Of Final Report (TFR): October 14, 2011 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-43800
Case Name: GUYTON, JOHANNA

Trustee: GLENN R. HEYMAN (330360)
Bank Name: The Bank of New York Mellon
Account: 9200-*****52-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***4767
Period Ending: 01/09/12

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/06/11	{7}	Buchalter Nemer	Settlement for Rose Terry etal v. Ameriquest Mortgage Company	1129-000	32,732.61		32,732.61
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.20		32,732.81
06/08/11	1001	Johanna Guyton	Debtor's exemption claimed for Federal lawsuit	8100-002		3,471.66	29,261.15
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.25		29,261.40
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.24		29,261.64
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		56.12	29,205.52
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.24		29,205.76
08/31/11	1002	United States Treasury	2011 Form 1041 FEIN# 38-6974767	2810-000		1,363.00	27,842.76
08/31/11	1003	Illinois Department of Revenue	2011 Form IL-1041 FEIN# 38-6974767	2820-000		962.00	26,880.76
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		68.03	26,812.73
09/26/11		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-2.00	26,814.73
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.22		26,814.95
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		56.68	26,758.27
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.22		26,758.49
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.21		26,758.70
12/21/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.14		26,758.84
12/21/11		To Account #9200*****5266	Transfer funds to close case	9999-000		26,758.84	0.00

ACCOUNT TOTALS	32,734.33	32,734.33	\$0.00
Less: Bank Transfers	0.00	26,758.84	
Subtotal	32,734.33	5,975.49	
Less: Payments to Debtors		3,471.66	
NET Receipts / Disbursements	\$32,734.33	\$2,503.83	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-43800
Case Name: GUYTON, JOHANNA

Trustee: GLENN R. HEYMAN (330360)
Bank Name: The Bank of New York Mellon
Account: 9200-*****52-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***4767
Period Ending: 01/09/12

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/21/11		From Account #9200*****5265	Transfer funds to close case	9999-000	26,758.84		26,758.84
12/21/11	101	GLENN R. HEYMAN	Dividend paid 100.00% on \$2,250.58, Trustee Compensation; Reference:	2100-000		2,250.58	24,508.26
12/21/11	102	Crane, Heyman, Simon, Welch & Clar	Dividend paid 100.00% on \$4,750.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		4,750.00	19,758.26
12/21/11	103	Crane, Heyman, Simon, Welch & Clar	Dividend paid 100.00% on \$124.45, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		124.45	19,633.81
12/21/11	104	Popowcer Katten, Ltd.	Dividend paid 100.00% on \$967.50, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		967.50	18,666.31
12/21/11	105	Commonwealth Edison Company	Dividend paid 100.00% on \$2,369.11; Claim# 1; Filed: \$2,369.11; Reference:	7100-000		2,369.11	16,297.20
12/21/11	106	Roundup Funding, LLC	Dividend paid 100.00% on \$183.38; Claim# 2; Filed: \$183.38; Reference:	7100-000		183.38	16,113.82
12/21/11	107	American Infosource Agent for Rjm Acquisitions, LLC	Dividend paid 100.00% on \$100.50; Claim# 3; Filed: \$100.50; Reference:	7100-000		100.50	16,013.32
12/21/11	108	eCAST Settlement Corp, assignee of HSBC Bank Nevada	Dividend paid 100.00% on \$745.76; Claim# 4; Filed: \$745.76; Reference:	7100-000		745.76	15,267.56
12/21/11	109	eCAST Settlement Corp, assignee of HSBC Bank Nevada	Dividend paid 100.00% on \$980.52; Claim# 5; Filed: \$980.52; Reference:	7100-000		980.52	14,287.04
12/21/11	110	Commonwealth Edison Company	Dividend paid 100.00% on \$16.34; Claim# 11; Filed: \$16.34; Reference:	7990-000		16.34	14,270.70
12/21/11	111	Roundup Funding, LLC	Dividend paid 100.00% on \$1.27; Claim# 21; Filed: \$1.27; Reference:	7990-000		1.27	14,269.43
12/21/11	112	American Infosource Agent for Rjm Acquisitions, LLC	Dividend paid 100.00% on \$0.69; Claim# 31; Filed: \$0.69; Reference:	7990-000		0.69	14,268.74
12/21/11	113	eCAST Settlement Corp, assignee of HSBC Bank Nevada	Dividend paid 100.00% on \$5.14; Claim# 41; Filed: \$5.14; Reference:	7990-000		5.14	14,263.60
12/21/11	114	eCAST Settlement Corp, assignee of HSBC Bank Nevada	Dividend paid 100.00% on \$6.76; Claim# 51; Filed: \$6.76; Reference:	7990-000		6.76	14,256.84
12/21/11	115	GUYTON, JOHANNA	Dividend paid 100.00% on \$14,256.84; Claim# SURPLUS; Filed: \$14,256.84; Reference:	8200-000		14,256.84	0.00

ACCOUNT TOTALS	26,758.84	26,758.84	\$0.00
Less: Bank Transfers	26,758.84	0.00	
Subtotal	0.00	26,758.84	
Less: Payments to Debtors		14,256.84	
NET Receipts / Disbursements	\$0.00	\$12,502.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-43800
Case Name: GUYTON, JOHANNA

Trustee: GLENN R. HEYMAN (330360)
Bank Name: The Bank of New York Mellon
Account: 9200-*****52-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***4767
Period Ending: 01/09/12

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 9200-*****52-65	32,734.33	2,503.83	0.00
Checking # 9200-*****52-66	0.00	12,502.00	0.00
	\$32,734.33	\$15,005.83	\$0.00